

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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|------------------------------------|---|-----------------------------------|
| In Re Application of:              | § | Group Art Unit: <b>3694</b>       |
| <b>Bannister, Justin H.</b>        | § |                                   |
|                                    | § |                                   |
| Serial No.: <b>10/645,949</b>      | § | Examiner: <b>SWARTZ, Jamie H.</b> |
|                                    | § |                                   |
| Filed: <b>August 22, 2003</b>      | § |                                   |
|                                    | § |                                   |
| For: <b>SYSTEM FOR PROVIDING A</b> | § | Atty. Docket #: <b>03103.1010</b> |
| <b>CHECKLESS CHECKING ACCOUNT</b>  | § |                                   |
|                                    | § |                                   |
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|                                    | § |                                   |
|                                    | § |                                   |
|                                    | § |                                   |

**AMENDMENT AND RESPONSE**

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Commissioner of Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

To the Office:

The applicant is in receipt of the official communication mailed by the Office on April 16, 2009 and taking the form of a non-final Office Action. The applicant has carefully reviewed the Office Action as well as the cited references and presents the following comments. The applicant submits that this paper fully responds to the issues raised by the Office in the non-final Office Action. The applicant respectfully requests that the Office considers the presented claims in view of the provided remarks.

As of the issuance of the Office Action, claims 3-19 were pending.